

United States Bankruptcy Court  
Northern District of California

In re:  
Ophelia B Alvarez  
Debtor

Case No. 19-30319-DM  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0971-3

User: tprorok  
Form ID: 309I

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Mar 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2019.

db +Ophelia B Alvarez, 2500 Tara Lane, South San Francisco, CA 94080-5113  
tr +David Burchard, P.O. Box 8059, Foster City, CA 94404-8059  
ust +Office of the U.S. Trustee / SF, Phillip J. Burton Federal Building,  
450 Golden Gate Ave. 5th Fl., #05-0153, San Francisco, CA 94102-3661  
14950991 +Chase Mortgage, Mail Code: OH4-7302, Po Box 24696, Columbus, OH 43224-0696  
14950992 +County Of San Mateo, Po Box 2999, Redwood City, CA 94064-2999  
14950993 +County of San Mateo, 555 County Center, 1st Floor, Redwood City, CA 94063-1665  
14950999 +Perfection Collection, Attn: Bankruptcy Department, 313 E 1200 S, Suite 102,  
Orem, UT 84058-6910

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jh@honakerlegal.com Mar 28 2019 03:07:38 Jason Honaker,  
Law Offices of Jason Honaker, 1860 El Camino Real, #238, Burlingame, CA 94010  
smg EDI: EDD.COM Mar 28 2019 06:58:00 CA Employment Development Dept.,  
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Mar 28 2019 06:58:00 CA Franchise Tax Board,  
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952  
smg +EDI: EDD.COM Mar 28 2019 06:58:00 Chief Tax Collection Section,  
Employment Development Section, P.O. Box 826203, Sacramento, CA 94230-0001  
14950989 +EDI: CAPITALONE.COM Mar 28 2019 06:58:00 Capital One / Levitz, Attn: Bankruptcy,  
Po Box 30285, Salt Lake City, UT 84130-0285  
14950990 +EDI: CAPONEAUTO.COM Mar 28 2019 06:58:00 Capital One Auto Finance, Attn: Bankruptcy,  
Po Box 30285, Salt Lake City, UT 84130-0285  
14950994 +EDI: DISCOVER.COM Mar 28 2019 06:53:00 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025  
14950995 +EDI: EDD.COM Mar 28 2019 06:58:00 Employment Development Department,  
Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
14950996 EDI: CALTAX.COM Mar 28 2019 06:58:00 Franchise Tax Board, Bankruptcy Section, MS A-340,  
P.O. Box 2952, Sacramento, CA 95812-2952  
14950997 EDI: IRS.COM Mar 28 2019 06:58:00 Internal Revenue Service,  
Centralized Insolvency Operation, P.O. Box 21126, Philadelphia, PA 19114-0326  
14950998 +EDI: CBSKOHLS.COM Mar 28 2019 06:58:00 Kohls/Capital One, Kohls Credit, Po Box 3120,  
Milwaukee, WI 53201-3120  
14950998 +E-mail/Text: bncnotices@becket-lee.com Mar 28 2019 03:08:01 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
14951000 +E-mail/Text: william\_cooper@SanFranciscoFCU.com Mar 28 2019 03:09:10 San Francisco Fed Cr U,  
770 Golden Gate Ave, San Francisco, CA 94102-3195  
14951001 E-mail/Text: jennifer.chacon@spservicing.com Mar 28 2019 03:09:15  
Select Portfolio Servicing, 3217 S. Decker Drive, Salt Lake City, UT 84119  
14951002 +E-mail/Text: jennifer.chacon@spservicing.com Mar 28 2019 03:09:15  
Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250,  
Salt Lake City, UT 84165-0250  
14951003 +EDI: RMSC.COM Mar 28 2019 06:53:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14951004 +EDI: RMSC.COM Mar 28 2019 06:53:00 Synchrony Bank/Mervyns, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
14951005 EDI: TFSR.COM Mar 28 2019 06:58:00 Toyota Financial Services, Attn: Bankruptcy,  
Po Box 8026, Cedar Rapids, IA 52409

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2019 at the address(es) listed below:

David Burchard TESTECF@burchardtrustee.com, dburchard13@ecf.epiqsystems.com  
Jason Honaker on behalf of Debtor Ophelia B Alvarez jh@honakerlegal.com,  
HonakerJR78624@notify.bestcase.com  
Office of the U.S. Trustee / SF USTPRegion17.SF.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

Debtor 1	<b>Ophelia B Alvarez</b>	Social Security number or ITIN	<b>xxx-xx-9461</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Northern District of California</b>	Date case filed for chapter	<b>13 3/25/19</b>
Case number:	<b>19-30319 DM 13</b>		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Ophelia B Alvarez	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2500 Tara Lane South San Francisco, CA 94080	
<b>4. Debtor's attorney</b> Name and address	Jason Honaker Law Offices of Jason Honaker 1860 El Camino Real, #238 Burlingame, CA 94010	Contact phone (650) 259-9200
<b>5. Bankruptcy trustee</b> Name and address	David Burchard P.O. Box 8059 Foster City, CA 94404	Contact phone (650) 345-7801
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	450 Golden Gate Avenue, 18th Fl. Mail Box 36099 San Francisco, CA 94102	Hours open: 9:00 am to 4:30 pm, Monday – Friday Contact phone 415-268-2300 Date: 3/27/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 25, 2019 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Office of the U.S. Trustee, 450 Golden Gate Avenue, Suite 01-5467, San Francisco, CA 94102</b>
<b>Important Notice to Individual Debtors:</b> The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. If a debtor fails to appear, your case may be dismissed without further notice.		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.  For a bankruptcy case pending in the Northern District of California, a Proof of Claim may be filed electronically online at <a href="http://www.canb.uscourts.gov">www.canb.uscourts.gov</a> In the Quick Links section, click on "File an Electronic Proof of Claim."	<b>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 6/24/19</b>  <b>Filing deadline: 6/3/19</b> <b>Filing deadline: 9/23/19</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
<b>9. Filing of plan, Hearing on Plan Confirmation</b>	If the debtor has already filed a proper Chapter 13 Plan, the Plan is enclosed. If the debtor has not yet filed a proper Chapter 13 Plan, the Plan will be sent separately. The hearing on confirmation will be held: <b>5/15/19 at 01:00 PM. Location: U.S. Bankruptcy Court, 450 Golden Gate Ave. 16th Floor, San Francisco, CA 94102</b> The case is subject to dismissal, without further notice, upon failure of the debtor to commence making payments called for in the plan, not later than 30 days after the date of the filing of the plan or the order for relief, whichever is earlier. At the confirmation hearing the court may dismiss or convert the case or continue the hearing without prior notice upon a determination the debtor(s) is unable to present a feasible plan. Written objections to confirmation of the plan must be filed with the court on or before the date stated above for the Meeting of Creditors and served upon the trustee, Debtor(s), and Debtors' Attorney.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	